



**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT**

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**National Homeownership Month Celebrated
--Highlighted: Utica Homeowner Keeps His Home Thanks to USDA**

Utica, Neb., June 24, 2002 -- June has been declared as National Homeownership Month as announced by the U.S. Department of Agriculture. In the spirit of homeownership and in celebration of National Homeownership Month comes the story of John Lupien, a Utica homeowner. Mr. Lupien found financial relief through USDA Rural Development for the refinancing of his conventional home loan. This allowed him to keep his house and to make needed home repairs and improvements.

John was diagnosed with carcinoma of the lung from which he became unable to work. With his decrease in income and increasing medical bills, John was fearful of losing his home through foreclosure on his conventional home loan. Additionally, John's home had a roof that leaked and needed immediate attention before the interior of the home suffered extensive damage. Single pane windows, which lacked insulation, were a constant source of energy loss. The paint on the house was peeling leaving the wood exposed to the outside elements. Upstairs there was no heat source available in the bedrooms making the upstairs unbearable in the winter.

Being on a restricted income of limited disability, John could not qualify for a traditional bank loan to refinance his home loan at the present low interest rates and to pay for the needed home repairs and improvements. A second mortgage was also out of the question. John learned about the USDA Rural Development Single Family Housing (SFH) Direct Loan program and contacted USDA Rural Development for help.

Becky Singaas, community development technician for USDA Rural Development stated, "Through our SFH Direct Loan program, we were able to refinance John's conventional home loan at an affordable rate and terms and to offer payment assistance." "Thanks to this program, John was able to keep his home and to make the badly needed home repairs and improvements."

Today, the Lupien home has a new roof, siding, gutters, soffits and downspouts along with new energy efficient windows and doors and a repaired foundation. New insulation has been installed along with permanent heat in each upstairs bedroom. Electrical work has been completed and the bathroom and kitchen remodeled.

Lupien commented, "It is such a relief to know that I can keep my home and all the improvements have made my house look so nice. Thank you USDA Rural Development for all your support."

In Fiscal Year 2001, USDA Rural Development through its Single Family Housing Direct and Guaranteed Loan programs assisted 699 rural Nebraskans in becoming homeowners via more than \$38 million.

For information about USDA Rural Development Housing programs, contact Becky Singaas at (402) 423-9683, 6030 S. 58th Street Suite B Lincoln, Neb. 68516, email: rebecca.singaas@ne.usda.gov. Visit www.rurdev.usda.gov/ne/.

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